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APPLICATION NO. FILING DATE		FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
09/741,620	12/19/2000	R. Alan Neely	4156-006	5816	
4678 7590 08/11/2006			EXAMINER		
	MASON PLLC E STREET, SUITE 1600	HAMILTON, LALITA M			
P. O. BOX 2974	•		ART UNIT	PAPER NUMBER	
GREENSBORG	O, NC 27402	3693			

DATE MAILED: 08/11/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

		Application	No.	Applicant(s)					
Office Action Summary		09/741,620		NEELY ET AL.					
		Examiner		Art Unit					
		Lalita M. Ha	milton	3693					
The MAILING DATE of the Period for Reply	s communication app	ears on the c	over sheet with the co	orrespondence ad	ldress				
A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION. - Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication. - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication. - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).									
Status									
	ation(s) filed on 15 M	lav 2006							
2a) ☐ This action is FINAL .	Responsive to communication(s) filed on <u>15 May 2006</u> . This action is FINAL . 2b)⊠ This action is non-final.								
/ —	, —			secution as to the	e merits is				
. —	Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under <i>Ex parte Quayle</i> , 1935 C.D. 11, 453 O.G. 213.								
Disposition of Claims			,						
• • • • • • • • • • • • • • • • • • • •	Claim(s) 1-153 is/are pending in the application.								
	4a) Of the above claim(s) is/are withdrawn from consideration.								
· <u> </u>	5) Claim(s) is/are allowed.								
,	S)⊠ Claim(s) <u>1-153</u> is/are rejected.								
7) Claim(s) is/are obj		r election rec	uiroment						
8) Claim(s) are subject to restriction and/or election requirement.									
Application Papers									
9) The specification is objected to by the Examiner.									
10) ☐ The drawing(s) filed on is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.									
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).									
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).									
11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.									
Priority under 35 U.S.C. § 119									
 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) All b) Some * c) None of: 1. Certified copies of the priority documents have been received. 2. Certified copies of the priority documents have been received in Application No 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). * See the attached detailed Office action for a list of the certified copies not received. 									
Attachment(s) 1) Notice of References Cited (PTO-892 2) Notice of Draftsperson's Patent Draw 3) Information Disclosure Statement(s) Paper No(s)/Mail Date	ing Review (PTO-948)	,	I) Interview Summary Paper No(s)/Mail Da i) Notice of Informal P i) Other:	ate	O-152)				

Art Unit: 3693

DETAILED ACTION

Summary

On February 13, 2006, an Office Action was sent to the Applicant rejecting claims 1-153. On May 15, 2006, the Applicant responded by amending claims 1, 53, 77, and 153.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 1-153 are rejected under 35 U.S.C. 103(a) as being unpatentable over Virgin (6,826,542) in view of Zervides (6,052,674).

Virgin discloses the invention substantially as claimed (as set forth in the previous Office Action); however, Virgin does not disclose a payment engine for electronically transmitting invoice payment instructions from the customer to each invoicer. Zervides teaches an electronic invoicing and collection system and corresponding method for both invoicing and collecting payments comprising a payment engine for electronically transmitting invoice payment instructions from the customer to each invoicer (col.4, lines 18-65 and col.5, line 59 to col.6, line 12—customer submits payment to the EICS, which is in charge of all invoices of suppliers). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate a payment engine for electronically transmitting invoice payment

Art Unit: 3693

disclosed by Virgin, to allow the customer an alternative means of making payments.

Response to Arguments

Applicant's arguments with respect to claims 1-153 have been considered but are most in view of the new ground(s) of rejection.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (6:30-2:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Trammel James can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Application/Control Number: 09/741,620

Art Unit: 3693

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Page 4

Lalita M. Hamilton

Primary Examiner, 3693